



# Search Report

EIC 3600

STIC Database Tracking Number: 245032

To: KIRSTEN APPLE  
Location: KNX-5A78  
Art Unit: 3693  
Friday, December 07, 2007

Case Serial Number: 09/897775

From: GINGER DEMILLE  
Location: EIC3600  
KNX-4B68 / KNX-4B59  
Phone: (571)272-3522

ginger.demille@uspto.gov

## Search Notes

Dear Examiner APPLE:

Please find attached the results of your search for the above-reference case. If you have any questions, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to serving you.



245032  
20 STIC EIC 3600

## Search Request Form

Today's Date:

Class/Subclass

What date would you like to use to limit the search?

Priority Date: 4/29/01

Other:

Name Kirsten Apple

AU 3693 Examiner # 2-5584

Room # 5-A1 Phone 81241

Serial # 091897,775

Format for Search Results (Circle One):

PAPER

DISK

EMAIL

Where have you searched so far?

out under  
door if  
not in

USP DWPI EPO JPO ACM IBM TDB not

IEEE INSPEC SPI Other

What is the topic, novelty, motivation, utility, or other specific details defining the desired focus of this search? Please include the concepts, synonyms, keywords, acronyms, definitions, strategies, and anything else that helps to describe the topic. Please attach a copy of the abstract, background, brief summary, pertinent claims and any citations of relevant art you have found.

✓ ~~receive~~ Credit Card  
✓ ~~approve~~ merchant (type or risk)  
~~emergency~~ ~~product~~ product (type or risk)

Allowance dialog search ~~allowance~~  
RECEIVED 37891011 12/29/03 134337293031 20212223 2728293031 12/29/03

STIC Searcher \_\_\_\_\_ Phone \_\_\_\_\_

Date picked up 4/29/01 Date Completed \_\_\_\_\_



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? show files;ds
File 145:(Tacoma) The News Tribune 2002-2006/Jun 04
    (c) 2006 The News Tribune
File 471:New York Times Fulltext 1980-2007/Dec 08
    (c) 2007 The New York Times
File 489:The News-Sentinel 1991-2007/Dec 05
    (c) 2007 Ft. Wayne Newspapers, Inc
File 492:Arizona Repub/Phoenix Gaz 19862002/Jan 06
    (c) 2002 Phoenix Newspapers
File 494:St LouisPost-Dispatch 1988-2007/Dec 06
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File 631:Boston Globe 1980-2007/Dec 07
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File 642:The Charlotte Observer 1988-2007/Dec 06
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File 643:Grand Forks Herald 1995-2007/Dec 06
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File 702:Miami Herald 1983-2007/Dec 04
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File 703:USA Today 1989-2007/Dec 05
    (c) 2007 USA Today
File 704:(Portland)The Oregonian 1989-2007/Dec 06
    (c) 2007 The Oregonian
File 706:(New Orleans)Times Picayune 1989-2007/Oct 20
    (c) 2007 Times Picayune
File 707:The Seattle Times 1989-2007/Dec 06
    (c) 2007 Seattle Times
File 708:Akron Beacon Journal 1989-2006/Sep 21
    (c) 2007 Akron Beacon Journal
File 709:Richmond Times-Disp. 1989-2007/Nov 30
    (c) 2007 Richmond Newspapers Inc
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File 713:Atlanta J/Const. 1989-2007/Dec 06
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File 714:(Baltimore) The Sun 1990-2007/Dec 07
    (c) 2007 Baltimore Sun
File 715:Christian Sci.Mon. 1989-2007/Dec 07
    (c) 2007 Christian Science Monitor
File 716:Daily News Of L.A. 1989-2007/Dec 05
    (c) 2007 Daily News of Los Angeles
File 717:The Washington Times Jun 1989-2007/Dec 07
    (c) 2007 Washington Times
File 718:Pittsburgh Post-Gazette Jun 1990-2007/Dec 07
    (c) 2007 PG Publishing
File 719:(Albany) The Times Union Mar 1986-2007/Dec 03
    (c) 2007 Times Union
File 720:(Columbia) The State Dec 1987-2007/Dec 04
    (c) 2007 The State
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File 721: Lexington Hrld.-Ldr. 1990-2007/Nov 07  
(c) 2007 Lexington Herald-Leader  
File 722: Cincinnati/Kentucky Post 1990-2007/Dec 06  
(c) 2007 The Cincinnati Post  
File 723: The Wichita Eagle 1990-2007/Dec 06  
(c) 2007 The Wichita Eagle  
File 724: (Minneapolis) Star Tribune 1989-1996/Feb 04  
(c) 1996 Star Tribune  
File 725: (Cleveland) Plain Dealer Aug 1991-2007/Dec 05  
(c) 2007 The Plain Dealer  
File 731: Philad. Dly. News 1983- 2007/Dec 07  
(c) 2007 Philadelphia Newspapers Inc  
File 732: San Francisco Exam. 1990- 2000/Nov 21  
(c) 2000 San Francisco Examiner  
File 733: The Buffalo News 1990- 2007/Dec 06  
(c) 2007 Buffalo News  
File 734: Dayton Daily News Oct 1990- 2007/Dec 01  
(c) 2007 Dayton Daily News  
File 735: St. Petersburg Times 1989- 2007/Oct 21  
(c) 2007 St. Petersburg Times  
File 736: Seattle Post-Int. 1990-2007/Dec 06  
(c) 2007 Seattle Post-Intelligencer  
File 738: (Allentown) The Morning Call 1990-2007/Dec 05  
(c) 2007 Morning Call  
File 740: (Memphis) Comm. Appeal 1990-2007/Dec 06  
(c) 2007 The Commercial Appeal  
File 741: (Norfolk) Led./Pil. 1990-2007/Dec 06  
(c) 2007 Virg.-Pilot/Led.-Star  
File 742: (Madison) Cap. Tim/Wi. St. J 1990-2007/Dec 06  
(c) 2007 Wisconsin St. Jnl  
File 743: (New Jersey) The Record 1989-2007/Dec 02  
(c) 2007 No. Jersey Media G Inc  
File 744: (Biloxi) Sun Herald 1995-2007/Dec 04  
(c) 2007 The Sun Herald

Set	Items	Description
S1	532530	(CREDIT OR CHARGE OR BANK OR BANC) (3W) CARD? ? OR VISA OR A- MEX OR AMERICAN() EXPRESS OR MASTERCARD OR MASTER() CARD
S2	16719	S1(10N) (APPROVE? OR APPROVING? OR APPROVAL OR AUTHORIS? OR AUTHORIZ? OR GRANT? OR ISSUING)
S3	227635	(EMERGENCY OR EMERGENCIES OR NECESSARY OR PERISHABLE OR SU- RVIV? OR ESSENTIAL) (5N) (PRODUCT? ? OR GOODS OR SERVICE? ?)
S4	27	S2(100N) S3
S5	19	S2(50N) S3
S6	1	S5(50N) (PRODUCT OR GOODS OR ITEM OR SERVICE) (3N) (TYPE OR C- ATEGORY OR CLASS OR RISK)
S7	1	RD (unique items)
S8	27	S4:S7
S9	0	S7 NOT PY>2001
S10	27	RD S8 (unique items)

? t10/3,k/all

10/3,K/1 (Item 1 from file: 471)  
DIALOG(R) File 471: New York Times Fulltext  
(c) 2007 The New York Times. All rts. reserv.

02469798 NYT Sequence Number: 685666920823 (USE FORMAT 7 FOR FULLTEXT)  
**FORUM; Banks Play It Too Safe on Visa Cards**  
BARRY NALEBUFF;  
New York Times, Late Edition - Final ED, COL 2, P 13  
Sunday August 23 1992

Ginger R. DeMille

DOCUMENT TYPE: Newspaper LANGUAGE: English RECORD TYPE: Fulltext  
SECTION HEADING: SECT3  
Word Count: 663

... the bank's cost of capital (8 percent), this adds 0.6 percent more to the costs on each sale.

Finally, billing, 24-hour customer **service**, **emergency** card replacement and other administrative expenses easily tack on \$35 per year. **Visa** also charges **issuing** banks a 0.2 percent commission.

If all the costs are added up, the banks lose \$15 a year, plus 1.05 percent on the...

**10/3,K/2 (Item 2 from file: 471)**  
DIALOG(R) File 471:New York Times Fulltext  
(c) 2007 The New York Times. All rts. reserv.

01688913 NYT Sequence Number: 133782881021 (GSE FORMAT 7 FOR FULLTEXT)  
**CONGRESS PASSES FRAUD CRACKDOWN AND HOMELESS AID**

IRVIN MOLOTSKY, Special to the New York Times  
New York Times, Late City Final Edition ED, COL 6, P 1  
Friday October 21 1988  
DOCUMENT TYPE: Newspaper LANGUAGE: English RECORD TYPE: Fulltext  
SECTION HEADING: SECTA  
Word Count: 1294

... measure named for Stewart B. McKinney, the late Representative from Connecticut, budgets \$634 million in 1989 and \$683 million in 1990 for a variety of **services**, including **emergency** food and shelter, health care, job training and education. A recent spending bill appropriated only \$378 million for the homeless in 1989, however, so additional...

...of a decent place to live, and yet estimates of the number of Americans living without shelter range as high as two million."

**Action on Credit Cards**

In the House, a 342-to-5 vote gave final **approval** to a bill that would require the issuers of **credit cards** to provide information on interest rates and other matters during the application process. The Senate passed the measure last week and President Reagan is expected...

**10/3,K/3 (Item 3 from file: 471)**  
DIALOG(R) File 471:New York Times Fulltext  
(c) 2007 The New York Times. All rts. reserv.

00430312 NYT Sequence Number: 153235820919 (USE FORMAT 7 FOR FULLTEXT)  
**PRACTICAL TRAVELER**  
JOHN BRANNON ALBRIGHT  
New York Times, Late City Final Edition ED, COL 1, P 3  
Sunday September 19 1982  
DOCUMENT TYPE: Newspaper LANGUAGE: English RECORD TYPE: Fulltext  
SECTION HEADING: SECT10  
Word Count: 1323

... new card. Most banks offering MasterCard maintain toll-free numbers and accept collect calls from outside the toll-free area, even from overseas. Holders of **Visa** cards can call the **issuing** bank or call collect from anywhere to the Centralized Lost Reporting System in San Mateo, Calif. (415-570-7700), and holders of an American Express...

...call in the continental United States or a collect call from elsewhere, the traveler can let the service notify all the issuers. In addition, the service will wire **emergency** funds and some will supply plane tickets and provide a registration system to help retrieve lost luggage. For these and other services, the companies charge...

10/3,K/4 (Item 1 from file: 492)  
DIALOG(R) File 492:Arizona Repub/Phoenix Gaz  
(c) 2002 Phoenix Newspapers. All rts. reserv.

09641004  
**SATELLITE'S FAILURE STILL U.S. PAGERS CREDIT CARD SYSTEMS HARDEST HIT IN VALLEY**

Arizona Republic (AR) - Thursday, May 21, 1998  
By: Denise Lovoie, Associated Press; Republic writer Craig Anderson contributed to this report.  
Edition: Final Chaser Section: Front Page: A1  
Word Count: 748

...based AirTouch Paging, said most pagers were up and beeping again by the open of normal business hours Wednesday.

Other satellite-linked services, such as **credit card approval** systems at some Valley gas stations, went off-line Tuesday night and had not resumed as of late Wednesday.

Nationwide, 5,400 out of 7,700 Chevron stations had problems with **credit card approval** systems.

Vital **emergency services** were not affected in the Valley because fire and police crews depend on radios, not pagers.

AirTouch's Lundy said while this is the first...

10/3,K/5 (Item 2 from file: 492)  
DIALOG(R) File 492:Arizona Repub/Phoenix Gaz  
(c) 2002 Phoenix Newspapers. All rts. reserv.

08250051  
**AMERICAN EXPRESS WINS 911 SNAFU APPEAL COURT CALLS DELAY OF HELP A WORK-RELATED 'ACCIDENT'**

Arizona Business Gazette (AB) - THURSDAY, September 7, 1995  
By: HOWARD FISCHER, Capitol Media Services  
Edition: Weekly Section: Law Page: 27  
Word Count: 570

... the phone system - including the 911 lockout - was not acting as her employer but instead as a "guardian of the quick and accurate delivery of **emergency services**."

Grant said the American Express plan "was formulated with the intent to benefit the health and safety of its employees, which necessarily included Mrs. Dugan."

Since the 1990 incident, American...

10/3,K/6 (Item 3 from file: 492)

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DIALOG(R) File 492:Arizona Repub/Phoenix Gaz  
(c) 2002 Phoenix Newspapers. All rts. reserv.

07722314

**GRANTS HELP CITY SERVICES ADMINISTRATOR LOOKS TO PRIVATE SECTOR**  
Arizona Republic/Phoenix Gazette (AZ) - WEDNESDAY, August 10, 1994  
By: Diana Balazs, Staff writer  
Edition: Final Section: Glendale Community Page: 1  
Word Count: 624

...for a bridge at Thunderbird Paseo Park."

Moloff said grants pay for worthwhile programs that otherwise would not be funded because they are not considered **essential city services**. Grants benefit Glendale taxpayers as well. "Every dollar that we bring in from an external source reduces our budget costs," she said.

Recently, the city...

...extended evening swim program for teenagers. The pools, which normally close at 5 p.m., can now stay open until 9.

Glendale also has received grants totaling \$2,200 from First Interstate Bank and **American Express** to be used for the Glendale Recreation After School Program at O'Neil Park, 64th and West Missouri avenues, in which about 120 children participate...

**10/3,K/7 (Item 4 from file: 492)**

DIALOG(R) File 492:Arizona Repub/Phoenix Gaz  
(c) 2002 Phoenix Newspapers. All rts. reserv.

05834104

**CHANDLER OKS WEAK KING DAY BLACK MAYOR FAILS TO SWAY COUNCIL**  
PHOENIX GAZETTE (PG) - FRIDAY November 30, 1990  
By: Edythe Jensen, THE PHOENIX GAZETTE  
Edition: FINAL Section: FRONT Page: A12  
Word Count: 614

...the Chandler Chamber of Commerce, urged the council to vote for the paid holiday, citing human rights issues and possible economic repercussions as reasons to **approve** the measure.

Farnsworth said he believes Tempe lured a major **credit card** company partly because it had a paid MLK holiday.

Tempe, Phoenix and Glendale are the only Valley cities that will close municipal offices for King Day and give workers a paid holiday.

Payne said the holiday would cost Chandler taxpayers only \$12,000 to maintain **emergency services**.

**10/3,K/8 (Item 1 from file: 494)**

DIALOG(R) File 494:St Louis Post-Dispatch  
(c) 2007 St Louis Post-Dispatch. All rts. reserv.

11616090

**HOUSE VOTES TO REPLACE INS WITH 2 AGENCIES**  
St. Louis Post Dispatch (SL) - Friday, April 26, 2002

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By: The Associated Press  
Edition: THREE STAR Section: NEWS Page: A13  
Word Count: 496

... entering the United States. A second agency would smooth the way to possible citizenship for legal immigrants.

Many in Congress believe that abolishing the immigration **service** is **necessary** because of a series of foul-ups.

Notice of previously **approved** **visa** extensions for two of the 19 Sept. 11 hijackers was mailed months after the attacks. Also, a government aviation newsletter was still being mailed to...

10/3,K/9 (Item 1 from file: 640)  
DIALOG(R)File 640:San Francisco Chronicle  
(c) 2007 Chronicle Publ. Co. All rts. reserv.

05039819  
**CREDIT CHARGE-CARD WAR GROWING HOTTER**  
SAN FRANCISCO CHRONICLE (SF) - MONDAY May 22, 1989  
By: KENNETH HOWE, Chronicle Staff Writer  
Edition: FINAL Section: BUSINESS Page: C1  
Word Count: 2,159

...a figure available by press time. Premium Cards

Recently the bank cards have gone after the high-end travel and entertainment market, long dominated by **American Express**, by issuing more upscale premium cards. These "gold cards" have higher credit limits and additional **services** such as **emergency** cash, automatic credit card registration and doctor and lawyer referral services.

Some observers think the gold cards offer little more than a thin gold plating...

10/3,K/10 (Item 1 from file: 702)  
DIALOG(R)File 702:Miami Herald  
(c) 2007 The Miami Herald Publishing Co. All rts. reserv.

12727085  
**CHINESE TEEN RACES CLOCK AND WINS RESIDENCY**  
Miami Herald (MH) - Saturday, August 14, 2004  
By: ASHLEY FANTZ, afantz@herald.com  
Edition: Broward Section: Broward & State Page: 5B  
Word Count: 423

... On Wednesday, Xi Mei appeared before Miami Juvenile Judge Sue Ellen Venzer, after spending the past year in federal custody at Miami's Boystown. Venzer **granted** her eligibility to apply for an immigrant **visa**

Faced with a deadline Friday, Abarca and attorney Lisette Losada called the Citizen and Immigration **Services** offices to ask for an **emergency** interview with Xi Mei, part of the normal procedure to obtain a ``green card.''

That interview ended at 3:30 p.m. The attorneys had...

10/3,K/11 (Item 2 from file: 702)  
DIALOG(R) File 702:Miami Herald  
(c) 2007 The Miami Herald Publishing Co. All rts. reserv.

12727054

**CHINESE TEEN SPEEDILY WINS RESIDENCY**  
Miami Herald (MH) - Saturday, August 14, 2004  
By: ASHLEY FANTZ, afantz@herald.com  
Edition: Final Section: Metro & State Page: 6B  
Word Count: 418

... On Wednesday, Xi Mei appeared before Miami Juvenile Judge Sue Ellen Venzer, after spending the past year in federal custody at Miami's Boystown. Venzer **granted** her eligibility to apply for an immigrant **visa**

Faced with a deadline Friday, Abarca and attorney Lisette Losada called the Citizen and Immigration **Services** offices to ask for an **emergency** interview with Xi Mei, part of the normal procedure to obtain a ``green card.''

That interview ended at 3:30 p.m. The attorneys had...

10/3,K/12 (Item 3 from file: 702)  
DIALOG(R) File 702:Miami Herald  
(c) 2007 The Miami Herald Publishing Co. All rts. reserv.

07033306

**BOY SURVIVES ON RAFT WITH MOM IN COMA**  
Miami Herald (MH) - MON May 17, 1993  
By: LYDIA MARTIN Herald Staff Writer  
Edition: FINAL Section: LOCAL Page: 1B  
Word Count: 846

... group Brothers to the Rescue, began working to get the woman to Jackson Memorial Hospital.

While Ros-Lehtinen, R-Fla., talked with Immigration and Naturalization **Service** officials about **granting** an **emergency** **visa** for Santana, Brothers to the Rescue chartered an air ambulance to pick her up in the Bahamas.

The **visa** was **granted** as the plane flew toward Miami International Airport Sunday afternoon. An ambulance took Santana from the runway to Jackson Memorial Hospital, where she is in...

10/3,K/13 (Item 1 from file: 709)  
DIALOG(R) File 709:Richmond Times-Disp.  
(c) 2007 Richmond Newspapers Inc. All rts. reserv.

11612009

**STUBBORN NORTHWEST HALTS RATE BOOST, FOR NOW**  
Richmond Times-Dispatch (RI) - Monday April 22, 2002  
By: Chip Jones \* Contact Chip Jones at (804) 0649-6726 or  
cjones@timesdispatch.com  
Edition: City

Ginger R. DeMille

Section: Metro Business  
Page: D-25

Word Count: 697

...part of the American Express travel network.

The agency, which has three offices around town, can now offer "a range of valuable travel and financial **services**," including **emergency** check cashing for American Express card members, said David Helfrich, one of the owners.

American Express owns a travel agency near Regency Square in Henrico County. But Crossroads Travel becomes the only independent agency in the area **authorized** to offer the **American Express** line of travel and financial services.

**10/3,K/14 (Item 2 from file: 709)**  
DIALOG(R) File 709: Richmond Times-Disp.  
(c) 2007 Richmond Newspapers Inc. All rts. reserv.

06841098

**'ROUNDS' AREN'T AT HOSPITAL**

Richmond Times-Dispatch (VA) - SUNDAY December 6, 1992  
By: MOLLIE GORE Times-Dispatch Staff Writer  
Edition: City Section: Business Page: E-7  
Word Count: 596

... a hospital. Whatever the means, Access America is in the business of handling it.

Access America gets about half of its annual revenues from its **emergency travel insurance products**. Customers buy the products in case they suffer an illness or are injured abroad and encounter charges their regular health insurance won't cover. Access...

...and keep cardholders.

Its travel products are distributed through more than 15,000 travel agencies and other outlets; its financial services have more than 30 **credit - card issuing** customers who, in turn, have more than 12 million cardholders.

The second doctor who participates on rounds is Dr. Cary Pigman, medical director and an...

**10/3,K/15 (Item 1 from file: 716)**  
DIALOG(R) File 716: Daily News Of L.A.  
(c) 2007 Daily News of Los Angeles. All rts. reserv.

10243031

**HOTLINE PUT IN PLACE, WARNINGS ISSUED OVER Y2K SCAMS**  
Daily News of Los Angeles (LA) - Tuesday, August 31, 1999  
By: Angela M. Lemire Staff Writer  
Edition: SAC Section: News Page: SC1  
Word Count: 553

...of bogus products to fix the Y2K bug.

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Calls from scam artists representing themselves as credit card company representatives, who ask people to verify their **credit card** number to make sure it conforms to the **issuing** company's Y2K computer upgrades.

Calls from scam artists claiming to be bank officials requiring the bank customer to transfer their funds to a ``Y2K safe'' account over the phone.

Charging exorbitant prices for **survival** supplies and **services** such as bottled water, candles, communications devices and ``guarantees'' to fuel and food.

City officials urged residents with Y2K concerns to obtain a copy of...

**10/3,K/16 (Item 2 from file: 716)**  
DIALOG(R) File 716:Daily News Of L.A.  
(c) 2007 Daily News of Los Angeles. All rts. reserv.

06744090  
**CREDIT-CARD PARADOX KEEPS INTEREST RATES HIGH**  
Daily News of Los Angeles (LA) - MONDAY August 31, 1992  
By: Barry Nalebuff  
Edition: Valley Section: BUSINESS Page: B3  
Word Count: 559

... and they take advantage of the grace period the card issuers offer, the average maxpayer gets a 27-day float.

Finally, billing, 24-hour customer **service**, **emergency** card replacement and other administrative expenses easily tack on \$35 per year. **Visa** also charges **issuing** banks a 0.2 percent commission.

If all the costs are added up, the banks lose \$15 a year, plus 1.05 percent on the...

**10/3,K/17 (Item 3 from file: 716)**  
DIALOG(R) File 716:Daily News Of L.A.  
(c) 2007 Daily News of Los Angeles. All rts. reserv.

05007164  
**ARE THE GOLD-CARD EXTRAS A NECESSARY SERVICE FOR YOU?**  
Daily News of Los Angeles (CA) - February 13, 1989  
By: JEFF HERSHBERGER Daily News Staff Writer  
Edition: VALLEY Section: BUSINESS Page: B14  
Word Count: 854

... a gold card, '' Szekey said. ''The prestige and higher credit limit in a marketing sense justifies the higher (annual) price tag.''

Most gold MasterCard and **Visa** cards cost \$20 to \$45 annually, depending on the **issuing bank**. Basic **bank** cards, by comparison, usually cost \$20 or less. Diners Club charges \$55 annually, or the same amount as American Express' fee for its basic green card...

...a lot of extra services.

Frequent business or leisure travelers looking for a bank credit card offering extras like automatic rental car insurance, 24-hour **emergency** medical and legal referral **services** and extended product insurance or

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warranties must turn to gold MasterCard or gold Visa. Basic bank cards typically don't offer such services.

Premium bank...

**10/3,K/18 (Item 1 from file: 718)**  
DIALOG(R) File 718:Pittsburgh Post-Gazette  
(c) 2007 PG Publishing. All rts. reserv.

13247310

**FINANCIAL INFRASTRUCTURE BADLY DAMAGED AS WELL**  
Pittsburgh Post-Gazette (PT) - Sunday, September 4, 2005  
By: ALBERT B. CRENSHAW, THE WASHINGTON POST  
Edition: FIVE STAR Section: NATIONAL Page: A-14  
Word Count: 583

... Mac is also expediting release of insurance proceeds, on which mortgage holders normally have a claim, so that homeowners will have money to begin repairs.

Credit card issuers are not required to grant relief -- "it's really up to individual banks," said Sharon Gamsin of MasterCard Inc. -- but historically in disasters, many have.

Capital One Financial Corp. of McLean, Va., said it has "put our **emergency services** into action which includes some flexible payment options" for cardholders. It said it is looking for other ways of communicating with customers whose mail cannot...

**10/3,K/19 (Item 2 from file: 718)**  
DIALOG(R) File 718:Pittsburgh Post-Gazette  
(c) 2007 PG Publishing. All rts. reserv.

06519243

**STOP, THIEF! NOW WHAT SHOULD YOU DO?**  
Pittsburgh Press (PP) - SUNDAY JANUARY 19, 1992  
By: JOSEPH ANTHONY, FOR THE PITTSBURGH PRESS  
Edition: FIRST Section: TRAVEL Page: F1  
Word Count: 1,282

...Visa, MasterCard, Diner's and so forth).

There are no rules as to which number is better to call for quick replacement: Visa has an **emergency replacement service** for holders of its gold and business cards, but if you have a regular **Visa** account, you're at the mercy of the **issuing** institution.

Citibank says it will express-mail a replacement for any credit card it issues; other banks may send a new card only to your...

**10/3,K/20 (Item 3 from file: 718)**  
DIALOG(R) File 718:Pittsburgh Post-Gazette  
(c) 2007 PG Publishing. All rts. reserv.

06048422

**HOW TO GET FAST CASH ABROAD**  
Pittsburgh Press (PP) - SUNDAY FEBRUARY 17, 1991

Ginger R. DeMille

By: SALLY MCKINNEY, FOR THE PITTSBURGH PRESS  
Edition: FIRST Section: TRAVEL Page: H6  
Word Count: 812

... Money Transfers, call (800) 225-5227. In severe emergencies, the U.S. State Department will expedite a Western Union International Money Transfer through the Citizens' **Emergency Service** Center (202) 647-5225. For information about American Express MoneyGram service, call (800) 543-4080.

-- Credit card services -- Call: American Express, (800) 327-2177; Diners Club or Carte Blanche, (800) 525-9135. .

For information about **MasterCard** and **Visa**, contact your **issuing bank** .

Discover **Card** holders can get cash advances of up to \$500 a day through ATMs or Sears service offices. Available credit also can be accessed by using...

10/3,K/21 (Item 1 from file: 719)  
DIALOG(R) File 719:(Albany) The Times Union  
(c) 2007 Times Union. All rts. reserv.

09005020

**INS AND OUTS**

TIMES UNION (AL) - Sunday, January 5, 1997  
Edition: THREE STAR Section: BUSINESS Page: B1  
Word Count: 489

...the Nynex customer service office to indicate the amount to be debited.

All transactions will be handled by Chase Manhattan Bank, which is providing processing **services necessary** to operate the program.

The customer's bank statement will show the amount that was withdrawn to make the payment.

Enrollment information will be included...

... banks, have also begun over the past decade to offer automatic bill payment to customers. Through those programs, customers provide a list of creditors -- utilities, **credit card** companies and loan outlets -- to the bank and **authorize** it to automatically debit their account and send the payment electronically on the day they designate.

The Buzz is compiled by the Times Union business...

10/3,K/22 (Item 1 from file: 724)  
DIALOG(R) File 724:(Minneapolis) Star Tribune  
(c) 1996 Star Tribune. All rts. reserv.

08050139

**TIP OF THE WEEK**

STAR TRIBUNE (MS) - Sunday, February 19, 1995  
By: James T. Yenckel, Washington Post  
Edition: Metro Edition Section: TASTE & TRAVEL Page: 02G  
Word Count: 343

...4495, and Medex Assistance Corp. (800) 537-2029.

- Major credit-card companies provide 24-hour medical emergency hot lines that refer members. Check with your **credit card** company or **issuing** bank for specific benefits.

- Travel Medicine Inc., 351 Pleasant St., Suite 312, Northampton, MA 01060, (800) 872-8633 or (413) 584-0381, offers an annual...

... your medical, dental and eye-care background to fax to hospital emergency rooms and other treatment centers on request; cost is \$19 a year.

- Global **Emergency Medical Services**, P.O. Box 2023, Roswell, GA 30077, (404) 992-4427, also files your health background, but provides it in a handy portfolio to carry with...

**10/3,K/23 (Item 1 from file: 725)**  
DIALOG(R) File 725:(Cleveland) Plain Dealer  
(c) 2007 The Plain Dealer. All rts. reserv.

12575024 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Herbert H. Heller, recorded Szell**  
Alana Baranick; Credits, Plain Dealer Reporter  
Plain Dealer (Cleveland), Final ED, P B5  
MONDAY, March 15, 2004  
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT SECTION HEADING: Metro  
Word Count: 335

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...started working for Bird Electronic Corp., which made radar-testing devices for the military. In 1951, Heller, who came to this country on a student **visa**, was **granted** permanent residency through a special act of Congress. The bill, citing Heller's valuable research for the Defense Department, was introduced by Sen. Robert A. Taft.

Heller later did research for Clevite Corp. until his retirement in 1986.

He has no immediate **survivors**. No **services** are planned.

His body was donated to the Cleveland Clinic Foundation.  
To reach this Plain Dealer reporter: [abaranick@plainind.com](mailto:abaranick@plainind.com), 216-999-4828

**10/3,K/24 (Item 1 from file: 733)**  
DIALOG(R) File 733:The Buffalo News  
(c) 2007 Buffalo News. All rts. reserv.

10140202  
**BREAST MILK PUMPING SUIT AGAINST NETWORK DISMISSED**  
Buffalo News (BN) - Thursday, May 20, 1999  
Edition: CITY Section: NEWS Page: A8  
Word Count: 612

... guilty to grand larceny. She was accused of taking the money from the village between February 1995 and January 1998.

She stole the money by **issuing** village checks for personal expenses such as **credit card** bills, a lease on a Jeep, cosmetic surgery and vacations, as well as a computer, a camper, clothing and jewelry.

D.C. fire officials in...

...announced by Rochester officials during a news conference Tuesday.

Madison, 52, is currently the assistant fire chief of the District of Columbia's Fire and **Emergency Medical Services** Department.

His first day on the job would be June 28. Madison will oversee a \$31 million budget and 542 firefighters.

**10/3,K/25 (Item 2 from file: 733)**

DIALOG(R) File 733: The Buffalo News  
(c) 2007 Buffalo News. All rts. reserv.

06128212

**REPLACING LOST MASTERCARDS**

BUFFALO NEWS (BN) - WEDNESDAY May 8, 1991  
Edition: CITY Section: BUSINESS Page: C1  
Word Count: 138

TEXT:

... day. It also will replace within 48 hours cards lost or stolen outside the country, it says.

The credit card company decided to expand the **service** after its consumer research showed **emergency** replacement is "one of the most important services provided on a **bank credit card**," it says.

**Approval** time for replacement cards has been made quicker and availability of replacement cards has been made more reliable, it says. To replace a card, you...

**10/3,K/26 (Item 1 from file: 735)**

DIALOG(R) File 735: St. Petersburg Times  
(c) 2007 St. Petersburg Times. All rts. reserv.

06343090

**WHAT WILL YOU DO?**

St. Petersburg Times (PE) - SUNDAY December 8, 1991  
By: JOSEPH ANTHONY  
Edition: CITY Section: TRAVEL Page: 2E  
Word Count: 1,068

... Visa, MasterCard, Diner's and so forth). There are no rules as to which number is better to call for quick replacement: Visa has an **emergency replacement service** for holders of its gold and business cards, but if you have a regular **Visa** account, you're at the mercy of the **issuing institution**.

Also find out in advance how to replace your traveler's checks. You may have to go to a bank or some other institution...

**10/3,K/27 (Item 1 from file: 741)**

DIALOG(R) File 741: (Norfolk) Led./Pil.  
(c) 2007 Virg.-Pilot/Led.-Star. All rts. reserv.

12760071

Ginger R. DeMille

**LOCAL SCENE**

Virginian-Pilot, The (Norfolk, VA) - THURSDAY, September 16, 2004  
Edition: VP - The Virginian-Pilot Section: Business Page: D 2  
Word Count: 158  
?

Ginger R. DeMille

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? show files;ds
File 350:Derwent WPIX 1963-2007/UD=200778
  (c) 2007 The Thomson Corporation
File 344:Chinese Patents Abs Jan 1985-2006/Jan
  (c) 2006 European Patent Office
File 347:JAPIO Dec 1976-2007/Jun(Updated 070926)
  (c) 2007 JPO & JAPIO
File 371:French Patents 1961-2002/BOPI 200209
  (c) 2002 INPI. All rts. reserv.
File 2:INSPEC 1898-2007/Nov W3
  (c) 2007 Institution of Electrical Engineers
File 35:Dissertation Abs Online 1861-2007/Aug
  (c) 2007 ProQuest Info&Learning
File 65:Inside Conferences 1993-2007/Dec 07
  (c) 2007 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2007/Oct
  (c) 2007 The HW Wilson Co.
File 256:TecInfoSource 82-2007/Mar
  (c) 2007 Info.Sources Inc
File 474:New York Times Abs 1969-2007/Dec 07
  (c) 2007 The New York Times
File 475:Wall Street Journal Abs 1973-2007/Dec 07
  (c) 2007 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
  (c) 2002 The Gale Group
File 23:CSA Technology Research Database 1963-2007/Nov
  (c) 2007 CSA.
File 56:Computer and Information Systems Abstracts 1966-2007/Oct
  (c) 2007 CSA.
```

Set	Items	Description
S1	67159	(CREDIT OR CHARGE OR BANK OR BANC) (3W) CARD? ? OR VISA OR A- MEX OR AMERICAN() EXPRESS OR MASTERCARD OR MASTER() CARD
S2	3339	S1(10N) (APPROVE? OR APPROVING? OR APPROVAL OR AUTHORIS? OR AUTHORIZ? OR GRANT? OR ISSUING)
S3	36776	(EMERGENCY OR EMERGENCIES OR NECESSARY OR PERISHABLE OR SU- RVIV? OR ESSENTIAL) (5N) (PRODUCT? ? OR GOODS OR SERVICE? ?)
S4	3	S2(100N)S3
S5	2	S2(50N)S3
S6	0	S5(50N) (PRODUCT OR GOODS OR ITEM OR SERVICE) (3N) (TYPE OR C- ATEGORY OR CLASS OR RISK)
S7	0	RD (unique items)

? t4/3,k/all

4/3,K/1 (Item 1 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2007 The Thomson Corporation. All rts. reserv.

0013170842 - Drawing available  
WPI ACC NO: 2003-253934/200325

**Card payment service method**

Patent Assignee: GEOS TECHNOLOGY CO LTD (GEOS-N)

Inventor: CHOI S H

**Patent Family** (1 patents, 1 countries)

Patent	Application					
Number	Kind	Date	Number	Kind	Date	Update

KR 2002078678 A 20021019 KR 200118514 A 20010407 200325 B

Priority Applications (no., kind, date): KR 200118514 A 20010407

**Patent Details**

Ginger R. DeMille

Number Kind Lan Pg Dwg Filing Notes  
KR 2002078678 A KO 1 10

**Alerting Abstract** DESCRIPTION - A user(11) having a credit card purchases a necessary commodity or receives a service through an Internet network(12) or by visiting a member store(13) directly, and performs a payment using a credit card. An electronic payment service...

...as a card number, a member store number, and a usage amount of money through the electronic payment service company(14) compares information of the credit card with information stored in an internal database, judges a transaction approval, and pays a price of the commodity through the credit card. The card company(15) transmits information having the position of each member store(13) on an electronic map to the user(11) through E-mail.

**4/3,K/2 (Item 1 from file: 583)**

DIALOG(R) File 583:Gale Group Globalbase(TM)  
(c) 2002 The Gale Group. All rts. reserv.

03350544

NEW RADIO NETWORK IS DEDICATED TO DATA COMMUNICATIONS  
UK - NEW RADIO NETWORK IS DEDICATED TO DATA COMMUNICATIONS  
Networks (NK) 0 February 1990 p6  
ISSN: 0028-3045

... Services. The Business Recovery Service provides mobile trailers fitted with an IBM AS/400 for companies to use as a substitute operations centre should an emergency arise. The Paknet service allows instant access to an X.25 network from remote locations and will be used by IBM to communicate with users of its two new services. One the many potential applications for Paknet is for credit card authorisation in stores, with a reduction in authorisation time from the 30-40 seconds needed for traditional dial-up methods, to seven seconds.

**4/3,K/3 (Item 2 from file: 583)**

DIALOG(R) File 583:Gale Group Globalbase(TM)  
(c) 2002 The Gale Group. All rts. reserv.

02768209

MILLDON LAUNCHES FINANCIAL PLANNING SERVICE  
UK - MILLDON LAUNCHES FINANCIAL PLANNING SERVICE  
Post Magazine (PM) 29 June 1989 p15  
ISSN: 0032-5252

... personal financial planning service which includes free consultations every six months. The Club offers a 24-hour telephone service with tax and legal advice and emergency repairs services. The phone link also offers insurance quotations on homes and cars, and information on specialist insurance policies available. A motor recovery service can be provided to put the customer in touch with approved garages. Other services include a credit card protection plan, health insurance, personal accident insurance, shop discounts and a Club mastercard.

?

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? show files;ds
File 15:ABI/Inform(R) 1971-2007/Dec 06
      (c) 2007 ProQuest Info&Learning
File 16:Gale Group PROMT(R) 1990-2007/Dec 03
      (c) 2007 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2007/Nov 28
      (c) 2007 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
      (c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2007/Dec 04
      (c) 2007 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2007/Nov 29
      (c) 2007 The Gale Group
File 9:Business & Industry(R) Jul/1994-2007/Nov 29
      (c) 2007 The Gale Group
File 20:Dialog Global Reporter 1997-2007/Dec 07
      (c) 2007 Dialog
File 476:Financial Times Fulltext 1982-2007/Dec 06
      (c) 2007 Financial Times Ltd
File 610:Business Wire 1999-2007/Dec 07
      (c) 2007 Business Wire.
File 613:PR Newswire 1999-2007/Dec 07
      (c) 2007 PR Newswire Association Inc
File 24:CSA Life Sciences Abstracts 1966-2007/Aug
      (c) 2007 CSA.
File 634:San Jose Mercury Jun 1985-2007/Dec 06
      (c) 2007 San Jose Mercury News
File 636:Gale Group Newsletter DB(TM) 1987-2007/Dec 04
      (c) 2007 The Gale Group
File 810:Business Wire 1986-1999/Feb 28
      (c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
      (c) 1999 PR Newswire Association Inc
File 348:EUROPEAN PATENTS 1978-2007/ 200749
      (c) 2007 European Patent Office
File 349:PCT FULLTEXT 1979-2007/UB=20071122UT=20071115
      (c) 2007 WIPO/Thomson
```

Set	Items	Description
S1	2435723	(CREDIT OR CHARGE OR BANK OR BANC) (3W) CARD? ? OR VISA OR A- MEX OR AMERICAN() EXPRESS OR MASTERCARD OR MASTER() CARD
S2	175561	S1(10N) (APPROVE? OR APPROVING? OR APPROVAL OR AUTHORIS? OR AUTHORIZ? OR GRANT? OR ISSUING)
S3	755383	(EMERGENCY OR EMERGENCIES OR NECESSARY OR PERISHABLE OR SU- RVIV? OR ESSENTIAL) (5N) (PRODUCT? ? OR GOODS OR SERVICE? ?)
S4	382	S2(100N)S3
S5	263	S2(50N)S3
S6	10	S5(50N) (PRODUCT OR GOODS OR ITEM OR SERVICE) (3N) (TYPE OR C- ATEGORY OR CLASS OR RISK)
S7	8	RD (unique items)

? t7/3,k/all  
7/3,K/1 (Item 1 from file: 15)  
DIALOG(R) File 15:ABI/Inform(R)  
(c) 2007 ProQuest Info&Learning. All rts. reserv.

01952826 46305579  
A proposal for an open DSS protocol  
Gregg, Dawn G; Goul, Michael  
Association for Computing Machinery. Communications of the ACM v42n11  
PP: 91-96 Nov 1999

Ginger R. DeMille

ISSN: 0001-0782 JRNL CODE: ACM  
WORD COUNT: 3520

...TEXT: planned use for the DSS and the expected frequency of use. This would allow DSS builders to contact individual DSS users to obtain feedback on **product** performance and to provide users with DSS update information, Figure 2 shows a standard user registration form.

In addition to the standardized registration form, many DSS developers will have additional transaction processing needs. Many DSS available on the Web would likely be offered for a fee. Including some **type** of billing ... preference at the time of purchase, through a monthly billing or by credit card. Credit card processing would require the following features:

Communicating with established **credit card** acquirers;  
Handling **authorizations**, captures, sales, and card validity checks; and

Utilizing a leased line or secure Internet connection for transmission of credit card transactions.

Currently, there are several commercial products available that could provide the transaction **services necessary** for DSS providers. One such **product**, Netscape Publishing System, provides these features and also supports the creation and maintenance of the Web site where the DSS would be offered [11 ].

DSS...

7/3,K/2 (Item 2 from file: 15)  
DIALOG(R) File 15:ABI/Inform(R)  
(c) 2007 ProQuest Info&Learning. All rts. reserv.

01494199 01-45187  
Seven questions to ask your interactive telephony service provider  
Frei, Mark  
Telemarketing & Call Center Solutions v15n11 PP: 84-88 May 1997  
ISSN: 0730-6156 JRNL CODE: TLM  
WORD COUNT: 1381

...TEXT: bring a program idea that is less than effective.

If your program is for a company providing financial services, you need to make sure the **service** provider can meet the **necessary** security requirements. If your campaign is designed to generate leads, you want a **service** provider with experience capturing information such as name, address and ZIP Code. If you're taking orders, your **service** provider should have expertise capturing, **authorizing**, and posting **credit card** data.

The **service** provider's ability to process large call volumes may also play a role, depending on the nature of your program. If you're putting together a Super Bowl promotion, only a couple of companies have enough capacity to handle the call spikes this **type** of program will generate. On the other hand, if you're doing a direct mail campaign, port capacity won't be a big issue.

Scripting...

7/3,K/3 (Item 3 from file: 15)  
DIALOG(R) File 15:ABI/Inform(R)  
(c) 2007 ProQuest Info&Learning. All rts. reserv.

00968620 96-18013

**Mad about money**

Lappen, Alyssa A  
Institutional Investor v29n1 PP: 152 Jan 1995  
ISSN: 0020-3580 JRNL CODE: IL  
WORD COUNT: 815

TEXT: The middle **class** now takes **credit cards**, money market mutual funds and discount brokerage for **granted**. But only 20 years ago, **credit cards** and money market funds were still infants and discount brokerage had yet to be born. In **A Piece of the Action: How the Middle Class Joined the Money Class**, financial journalist Joseph Nocera weaves the compelling tale of how these retail financial **products** grew, matured and became **essential** parts of that booming market called personal finance. He concludes, and I am inclined to agree, that there is no going back.

In the 1950s, Nocera notes, credit cards were a financial **product** whose time had not yet come. Even merchants, like my late father, who used installment loans to help sell their **goods** (in his case furniture) were subsequently remembered by colleagues as being 30 years ahead of their time. And the Diners Club card on which he...

7/3,K/4 (Item 4 from file: 15)  
DIALOG(R) File 15:ABI/Inform(R)  
(c) 2007 ProQuest Info&Learning. All rts. reserv.

00062966 77-15370

**A WINNING STRATEGY FOR LOAN PLATFORM MANAGEMENT - AVOID LOSING THE GAME**  
BACON, JOHN J., JR.  
JOURNAL OF COMMERCIAL BANK LENDING V60 N1 PP: 61-68 SEPT. 1977  
ISSN: 0021-986X JRNL CODE: CBL

...ABSTRACT: RESULTS, AND PROMOTE THEM ACCORDINGLY. THE BANK SHOULD ALSO AVOID BOGGING THEM DOWN IN PLATFORM DETAILS WHICH DIMINISH THEIR PRIMARY MISSION OF OBTAINING A HEALTHY **RISK** EXPOSURE FOR THE BANK. GOOD TALENT IS NEEDED ON THE LOAN PLATFORM BECAUSE THE LARGEST RISKS THE BANK TAKES ARE IN THE COMMERCIAL LOAN PORTFOLIO...

...LOAN OFFICER TO HAVE THE TENACITY AND SALESMANSHIP TO SELL THE CUSTOMER ON THE WAY THE BANK THINKS THE LOAN SHOULD BE STRUCTURED, PRICED, AND **SERVICED**. ADDITIONALLY, IT IS **NECESSARY** THAT MANAGERS AND SENIOR LENDING PEOPLE HAVE THE TIME TO DO THE JOB RIGHT. THIS REQUIREMENT MEANS THAT THE **NECESSARY** CUSTOMER- **SERVICE** DUTIES SUCH AS **APPROVING** CHECKS, HANDLING CASH ADVANCES ON **CREDIT - CARDS**, ETC., BE DONE AT THE LOWEST CAPABLE LEVEL OF THE STAFF.

7/3,K/5 (Item 1 from file: 148)  
DIALOG(R) File 148:Gale Group Trade & Industry DB  
(c) 2007 The Gale Group. All rts. reserv.

0020985889 SUPPLIER NUMBER: 140566117 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Begins Research on Mint Technology Corporation.**  
M2 Presswire, NA

Jan 6, 2006

LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1046 LINE COUNT: 00093

... Mint has developed a secure, robust payments platform that, they feel, provides a better way to handle transactions. Mint's technology platform enables them to **service** clients interested in issuing, "stored value," card products. However, at the same time, helping those moving towards exciting, new, "next generation" payment methodologies, such as contactless chips or multi-function devices.

Integral to what Mint does is providing support for client program management, cardholder account management, card distribution and other **essential services**.

Being an **authorized MasterCard Member Service Provider**. Mint's relationships with North America's premier payment processing companies provide Mint with an unsurpassed **service** capability for any market or merchant **type**. Mint is committed to achieving client objectives with passion, superior technology, innovation and speed.

Ever increasingly the global community is relying less on cash and

...

**7/3,K/6 (Item 2 from file: 148)**

DIALOG(R) File 148:Gale Group Trade & Industry 'DB  
(c) 2007 The Gale Group. All rts. reserv.

04611830 SUPPLIER NUMBER: 08704890 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Financial results: Stratus Computer revenue up 14 percent for first quarter of 1990.**

EDGE, on & about AT&T, v5, n92, p8(1)

April 30, 1990

LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 698 LINE COUNT: 00058

... operating system. At the close of the first quarter, Stratus introduced 13 new systems, which offer more than twice the power of the previous **product** line. This most recent **product** introduction featured the company's first line of mainframe- **class** systems.

Stratus XA2000 Systems are specifically designed for critical on- line business applications, serving applications as wide-ranging as automatic teller machine (ATM) networking and control, online **credit card authorization**, retail sales data collection, warehouse/ **product** distribution control, **emergency** 911 dispatch, and 800-number telemarketing services.

One of the fastest-growing companies in the industry, Stratus reported revenues of \$341.3 million for fiscal...

**7/3,K/7 (Item 1 from file: 9)**

DIALOG(R) File 9:Business & Industry(R)  
(c) 2007 The Gale Group. All rts. reserv.

01581035 Supplier Number: 24275466 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Bringing Its Bank Software Home**  
**(Sanchez Computer Associates may take larger percentage of business in North America with its push into direct-banking services)**

Financial Service ONLINE, p 47+

June 1998

DOCUMENT TYPE: Journal (United States)

LANGUAGE: English RECORD TYPE: Fulltext

Ginger R. DeMille

WORD COUNT: 2421

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...Banks Want

"Banks now are looking for unified systems, or at least a unified database," Burnham says. Such features should enhance efforts to perform the **type** of cross-selling, or "relationship banking," that most industry experts predict will soon be an essential ingredient for any financial institution's long-term **survival** .

Unified databases provide customer **service** representatives a complete picture of a customer's relationship with the bank whenever they enter the customers name. Burnham says the combination of unified databases and real-time updates "let companies do real-time analysis on individual customers, which can speed up processes for **approving** loans and **credit-card** applications--even allowing for competitive adjustments in pricing--as well as improving fraud detection." He also adds that Sanchez's Profile/Anyware suite gives banks...

7/3,K/8 (Item 1 from file: 20)

DIALOG(R) File 20:Dialog Global Reporter  
(c) 2007 Dialog. All rts. reserv.

46460948 (USE FORMAT 7 OR 9 FOR FULLTEXT)

[www.streetinvesting.com](http://www.streetinvesting.com): Begins Research on Mint Technology Corporation  
M2 PRESSWIRE  
January 06, 2006  
JOURNAL CODE: WMPR LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 949

(USE FORMAT 7 OR 9 FOR FULLTEXT)

Integral to what Mint does is providing support for client program management, cardholder account management, card distribution and other **essential services** .

Being an **authorized MasterCard Member Service Provider**. Mint's relationships with North America's premier payment processing companies provide Mint with an unsurpassed **service** capability for any market or merchant **type** . Mint is committed to achieving client objectives with passion, superior technology, innovation and speed.

Ever increasingly the global community is relying less on cash and...

?

Ginger R. DeMille

? show files;ds  
File 625:American Banker Publications 1981-2007/Dec 05  
    (c) 2007 American Banker  
File 267:Finance & Banking Newsletters 2007/Nov 30  
    (c) 2007 Dialog  
File 139:EconLit 1969-2007/Nov  
    (c) 2007 American Economic Association  
File 626:Bond Buyer Full Text 1981-2007/Dec 06  
    (c) 2007 Bond Buyer

Set     Items     Description  
S1     52617     (CREDIT OR CHARGE OR BANK OR BANC) (3W)CARD? ? OR VISA OR A-  
          MEX OR AMERICAN()EXPRESS OR MASTERCARD OR MASTER()CARD  
S2     3543     S1(10N)(APPROVE? OR APPROVING? OR APPROVAL OR AUTHORIS? OR  
          AUTHORIZ? OR GRANT? OR ISSUING)  
S3     3593     (EMERGENCY OR EMERGENCIES OR NECESSARY OR PERISHABLE OR SU-  
          RVIV? OR ESSENTIAL)(5N)(PRODUCT? ? OR GOODS OR SERVICE? ?)  
S4     8        S2(100N)S3  
S5     7        S2(50N)S3  
S6     0        S5(50N)(PRODUCT OR GOODS OR ITEM OR SERVICE) (3N) (TYPE OR C-  
          ATEGORY OR CLASS OR RISK)  
S7     0        RD (unique items)  
S8     8        S4:S7  
S9     0        S7 NOT PY>2001  
S10    8        RD S8 (unique items)  
? t10/3,k/all

**10/3,K/1 (Item 1 from file: 625)**  
DIALOG(R)File 625:American Banker Publications  
(c) 2007 American Banker. All rts. reserv.

0133559  
**NEW PRODUCTS - VeriFone Network For Use in 3d World**  
American Banker - March 29, 1993; Pg. 18A; Vol. 158, No. 59  
WORD COUNT:     187

TEXT:  
...in Latin America and  
the Asia-Pacific regions build transaction automation networks and improve  
the performance of existing ones.  
Designed for countries with developing telecommunications **services**,  
Omnihost performs many **essential** system functions, including credit and  
debit transaction switching, **authorization** of **bank cards**, and  
electronic  
draft capture.

Inadequate telecommunication networks in many regions often hamper  
efforts to use traditional systems. The centralized processing approach  
common in the United...

**10/3,K/2 (Item 2 from file: 625)**  
DIALOG(R)File 625:American Banker Publications  
(c) 2007 American Banker. All rts. reserv.

0119598  
**Old Truisms Won't Get You Far in the '90s**  
American Banker - July 17, 1991; Pg. 4; Vol. 156, No. 136  
WORD COUNT:     823

BYLINE:  
Stephen P. White

TEXT:

...could never fail.

- \* Bicoastal branch operations are impossible.
- \* Cash dispensing could never be done in the home.
- \* Smart cards will never work in this country.
- \* **Credit cards** will always be profitable.
- \* Loans cannot be **approved** or declined on-line.
- \* Retina scans will never replace personal identification numbers.
- \* Fraud is just a cost of doing business.
- \* We can never eliminate float...

...the way banks share ATMs.

Whether these ideas are right or wrong is not the issue. The issue is that they should be considered.

The **survivors** in the financial **services** industry in this decade will be those who anticipate the future best. In fact, the leaders of the 21st century will be the people who...

**10/3,K/3 (Item 3 from file: 625)**

DIALOG(R)File 625:American Banker Publications  
(c) 2007 American Banker. All rts. reserv.

0102105

\* **Bank Cards To Escalate Gold Card War**

American Banker - September 25, 1989; Pg. 2; Vol. 154, No. 186

WORD COUNT: 599

BYLINE:

By YVETTE D. KANTROW

TEXT:

...1989 with the slogan, "wrap your gifts in gold," as part of a holiday-season promotion. Meanwhile, Visa announced plans to launch a 24-hour **service** and **emergency** hotline on Nov. 30, dubbed Visa 911, for gold card customers. The program is unique in the bank card industry, according to **Visa**, since

callers can be automatically switched to their **issuing** banks if further assistance is needed.

"We regard our No. 1 competition in the gold card market as American Express, not MasterCard," a spokesman for Visa said. "That's who we are going after and what we're focusing on is quality **service** ." American Express also offers an **emergency** hotline.

MasterCard announced its warranty policy on gifts last week at the American Bankers Association's national bank card conference in Nashville. Holders of gold...

**10/3,K/4 (Item 4 from file: 625)**

DIALOG(R)File 625:American Banker Publications  
(c) 2007 American Banker. All rts. reserv.

0050956

**Visa to Test Services For Emergency Needs**

American Banker - April 7, 1986; Pg. 40; Vol. 151, No. 68

WORD COUNT: 69

TEXT:

Visa International said it will start a test May 1 to provide **emergency** card replacement and **emergency** cash **services** for classic, or standard, **Visa** cardholders.

Cardholders whose card- **issuing** banks participate in the program will be able to get replacement cards or up \$1,000 in cash within two business days.

Cardholders can report losses to the card- **issuing** institution, **Visa** 's travel service center, or any **Visa** member location.

10/3,K/5 (Item 5 from file: 625)

DIALOG(R) File 625:American Banker Publications  
(c) 2007 American Banker. All rts. reserv.

0026565

**MasterCard Offers Emergency Service To Replace Cards**

American Banker - March 30, 1984, Friday; Pg. 11

WORD COUNT: 108

TEXT:

MasterCard International Inc. is offering a new **emergency** card replacement and cash advance **service** worldwide.

The service provides a new card or a cash advance of up to \$1,000 within no more than the business day of the issuer's **authorization**.

The plan, known as the **MasterCard Emergency Services** Program, is now available in 65 locations internationally, including 27 in the United States. The service will ultimately be available in more than 86 locations

...

10/3,K/6 (Item 6 from file: 625)

DIALOG(R) File 625:American Banker Publications  
(c) 2007 American Banker. All rts. reserv.

0015128

**Auto Clubs Sign Pacts with Visa**

American Banker - March 16, 1983, Wednesday; Pg. 11

WORD COUNT: 422

BYLINE:

By A. JOSEPH NEWMAN JR.

TEXT:

...Club.

There are a total of 171 AAA clubs in the U.S. and Canada, with more than 23 million members.

AAA began testing the **Visa** program in the fall of 1978 after **Visa USA** **authorized** nonmember names on its cards for the first time.

Along with the banks' cards, most AAA clubs offer such features as \$150,000 travel insurance, registration and notification **services**, up to \$300 in **emergency** cash and airline tickets home, automatic charging of membership fees to the card, and charging of travelers checks.

Separately, AAA said that beginning April 1...

10/3,K/7 (Item 7 from file: 625)

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DIALOG(R) File 625:American Banker Publications  
(c) 2007 American Banker. All rts. reserv.

0001189

**Hotel Chains Join In Visa Service**

American Banker - December 4, 1981, Friday; Pg. 12  
WORD COUNT: 218

TEXT:

... that Visa has announced this year for its cardholders and users of its travelers cheque have included a lost card reporting service and a telegram **service** known as **emergency** message forwarding. The Sheraton hotel chain already has agreed to provide 24-hour **emergency** refund **service** at selected locations around the world to Visa travelers cheque holders.

The latest agreements between **Visa** and the two hotel corporations are subject to final **approval** by Holiday Inns and Sheraton and the signing of contracts with their respective Visa member banks. Both organizations expect to have their service ready by...

10/3,K/8 (Item 1 from file: 267)

DIALOG(R) File 267:Finance & Banking Newsletters  
(c) 2007 Dialog. All rts. reserv.

04608639

**Lightbridge to Acquire Authorize.Net**

Card News  
March 3, 2004 VOL: 19 ISSUE: 4 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: PHILLIPS BUSINESS INFORMATION  
LANGUAGE: ENGLISH WORD COUNT: 117 RECORD TYPE: FULLTEXT

(c) PBI Media, LLC. All Rts. Reserv.

TEXT:

...payment solutions for online customer transactions, for \$82 million in cash. The transaction is expected to close in the second quarter of 2004 subject to **necessary** approvals. Authorize.Net's **products** are integrated with merchants' websites to allow them to efficiently **authorize** process and manage **credit card** transactions online. **Authorize .Net** also enables merchants to process electronic check transactions through the use of an automatic clearinghouse ("ACH") system, debiting funds directly from a consumer's...  
?

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```
? show files;ds
File 13:BAMP 2007/Dec W1
  (c) 2007 The Gale Group
File 15:ABI/Inform(R) 1971-2007/Dec 06
  (c) 2007 ProQuest Info&Learning
File 16:Gale Group PROMT(R) 1990-2007/Dec 03
  (c) 2007 The Gale Group
File 20:Dialog Global Reporter 1997-2007/Dec 07
  (c) 2007 Dialog
File 101:Disclosure Database(R) 2007/Nov W4
  (c) 2007 Thomson Financial
File 148:Gale Group Trade & Industry DB 1976-2007/Nov 28
  (c) 2007 The Gale Group
File 180:Federal Register 19852007/Dec 05
  (c) 2007 format only DIALOG
File 211:Gale Group Newsearch(TM) 2007/Nov 29
  (c) 2007 The Gale Group
File 258:AP News Jul 2000-2007/Dec 07
  (c) 2007 Associated Press
File 319:Chem Bus NewsBase 1984-2007/Nov 27
  (c) 2007 Elsevier Eng. Info. Inc.
File 348:EUROPEAN PATENTS 1978-2007/ 200749
  (c) 2007 European Patent Office
File 610:Business Wire 1999-2007/Dec 07
  (c) 2007 Business Wire.
File 612:Japan Economic Newswire(TM) 1984-2007/Dec 06
  (c) 2007 Kyodo News
File 616:Canada NewsWire 1999-2001/Mar 09
  (c) 2001 Canada NewsWire
File 621:Gale Group New Prod.Annou.(R) 1985-2007/Nov 29
  (c) 2007 The Gale Group
File 628:Ctry Risk & Forecasts 2007/Dec 06
  (c) 2007 Economist Intelligence Unit
File 649:Gale Group Newswire ASAP(TM) 2007/Nov 29
  (c) 2007 The Gale Group
File 654:US PAT.FULL. 1976-2007/DEC 06
  (c) Format only 2007 Dialog
File 810:Business Wire 1986-1999/Feb 28
  (c) 1999 Business Wire
```

```
Set      Items      Description
S1        45      (APPROVE? OR APPROVING) (6N) (TRANSACTION? ?) (20N) (ESSENTIAL
                  OR EMERGENCY OR PERISHABLE OR SURVIV?) (5N) (PRODUCT? ?) NOT (V-
                  ISA OR MASTERCARD OR AMEX OR AMERICAN() EXPRESS)
S2        23      RD  (unique items)
? t2/3,k/all
```

2/3,K/1 (Item 1 from file: 13)

DIALOG(R) File 13:BAMP  
(c) 2007 The Gale Group. All rts. reserv.

00628623 Supplier Number: 25415316 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Singapore**

(Singapore, which has implemented a plan designed to make it a hub for international electronic commerce, levies a goods and services tax (GST), and issues related to digitized materials, such as software, must be clarified to determine how to tax or document such transactions)

Article Author(s): Prabhu, Ajit

International Tax Review E-Commerce Taxation Supplement, p 77-80

September 1999

DOCUMENT TYPE: Journal (United Kingdom)

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LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 2136

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...host an Asian Web site in Singapore;

\* Lease at least one telephone line for e-commerce activities;

\* Incorporate software to clearly differentiate offshore and domestic **transactions** and access to the Web site; and\*

\* Employ at least three **essential** personnel to be based in Singapore for marketing, trading, and on-line after-sales servicing.

If **approved** as an ACT, the trader will qualify for a 10% concessionary tax rate on offshore income for trading activities in approved **products** through the internet; an investment allowance of up to 50% for approved capital expenditure; and a 10% concessionary withholding tax on approved royalty payments.

2/3,K/2 (Item 1 from file: 16)

DIALOG(R) File 16:Gale Group PROMT(R)  
(c) 2007 The Gale Group. All rts. reserv.

14101553 Supplier Number: 164400939 (USE FORMAT 7 FOR FULLTEXT)  
**PTC(R) Launches Industry's First Integral Solution for Manufacturing Process Management.**

Business Wire, pNA  
June 4, 2007

Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 1007

... configuration.

\* Manage libraries of manufacturing resources and standards.

\* Integration with ERP and MES systems. Electronically deliver routings and mBOMs to ERP when process plans are **approved** using **transaction** secure, enterprise system integration technology.

"Digital manufacturing is a key component of PLM and is **essential** for any manufacturing company that wishes to pursue a comprehensive **product** development strategy," said James Heppelmann, executive vice president software **products** and chief **product** officer, PTC. "Windchill MPMLink is the only digital manufacturing solution that delivers an integrated approach to engineering and manufacturing processes. Based on the unique Windchill..."

2/3,K/3 (Item 2 from file: 16)

DIALOG(R) File 16:Gale Group PROMT(R)  
(c) 2007 The Gale Group. All rts. reserv.

05275514 Supplier Number: 48036155 (USE FORMAT 7 FOR FULLTEXT)  
**Infinity Financial Technology and DOCUMENTUM Demonstrate Integration at Infinity's Global User Group Meeting.**

Business Wire, p10070033  
Oct 7, 1997  
Language: English Record Type: Fulltext

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Document Type: Newswire; Trade  
Word Count: 615

... associated with the confirmation process.

It is also possible for Infinity to invoke DOCUMENTUM to generate trade-dated confirmations. Investment banks and brokerage houses can review, **approve**, and dispatch documents in accordance with compliance regulations.

Loretta Wickenden, Infinity's senior **product** manager, said, "It is **essential** that counterparties confirm the terms of their **transactions** in as close to real time as possible. Delays in this process may prevent the detection of errors and could lead to incorrect statement of..."

**2/3,K/4 (Item 1 from file: 20)**  
DIALOG(R) File 20:Dialog Global Reporter  
(c) 2007 Dialog. All rts. reserv.

55645386 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**IBEX CEO to Present Transition Plan at BioFinance 2007 in Toronto**  
MARKET WIRE INCORPORATED  
April 23, 2007  
JOURNAL CODE: MWIC LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 502

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... rights for a pipeline of arthritis and women's health products. Garvinci's principal assets are the Canadian distribution rights to a line of arthritis **products** produced by the Swiss firm TRB Chemedica, and the Canadian distribution rights to NorLevo® from the French company, Laboratoire HRA Pharma.

NorLevo®, a morning-after **emergency** contraceptive pill has recently been **approved** and is expected to be introduced in the second half of 2007 through one of Canada's leading pharmaceutical companies.

The closing of the **transaction** with Garvinci is subject to regulatory approval, including that of the Toronto Stock Exchange, shareholder approval, and the satisfaction of certain conditions by Garvinci. IBEX...

**2/3,K/5 (Item 2 from file: 20)**  
DIALOG(R) File 20:Dialog Global Reporter  
(c) 2007 Dialog. All rts. reserv.

54874508 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**IBEX Reports Fiscal 2007 Second Quarter Results, Company Moving Forward With Acquisition of Garvinci Inc.**  
MARKET WIRE INCORPORATED  
March 15, 2007  
JOURNAL CODE: MWIC LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 1445

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... the shares of Garvinci Inc., a private Montreal specialty pharmaceutical company with the Canadian distribution rights for a pipeline of arthritis and women's health **products**. One of these, an osteoarthritis **product**, is currently approved and being marketed by Garvinci in Canada, while a second, an **emergency** contraceptive pill has

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recently been **approved** and is expected to be introduced in the second half of 2007 through one of Canada's leading pharmaceutical companies.

The closing of the **transaction** is subject to regulatory approval, including that of the Toronto Stock Exchange, IBEX shareholder approval, and the satisfaction of certain conditions by Garvinci. Closing is...

**2/3,K/6 (Item 3 from file: 20)**

DIALOG(R) File 20:Dialog Global Reporter  
(c) 2007 Dialog. All rts. reserv.

54751661 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**IBEX Meets TSX Continued Listing Requirements**

MARKET WIRE INCORPORATED

March 09, 2007

JOURNAL CODE: MWIC LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 419

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... the shares of Garvinci Inc., a private Canadian specialty pharmaceutical company with the Canadian distribution rights for a pipeline of arthritis and women's health **products**. One of these, an osteoarthritis **product**, is currently approved and being marketed by Garvinci in Canada, while a second, an **emergency** contraceptive pill has recently been **approved** and is expected to be introduced in the second half of 2007 through one of Canada's leading pharmaceutical companies.

The closing of the **transaction** is subject to regulatory approval, including that of the Toronto Stock Exchange, IBEX shareholder approval, and the satisfaction of certain conditions by Garvinci. Closing is...

**2/3,K/7 (Item 4 from file: 20)**

DIALOG(R) File 20:Dialog Global Reporter  
(c) 2007 Dialog. All rts. reserv.

54457389 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**TSX Provides IBEX an Extended Review Period**

MARKET WIRE INCORPORATED

February 23, 2007

JOURNAL CODE: MWIC LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 561

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... 100% of the shares of Garvinci Inc., a private Montreal firm with the Canadian distribution rights for a pipeline of arthritis and women's health **products**. One of these, an osteoarthritis **product**, is currently approved and being marketed by Garvinci in Canada, while a second, an **emergency** contraceptive pill has recently been **approved** and is expected to be introduced in the second quarter of 2007 through one of Canada's leading pharmaceutical companies.

The closing of the **transaction** is subject to regulatory approval, including that of the Toronto Stock Exchange, IBEX shareholder approval, and the satisfaction of certain conditions by Garvinci. Closing is...

**2/3,K/8 (Item 5 from file: 20)**

DIALOG(R) File 20:Dialog Global Reporter  
(c) 2007 Dialog. All rts. reserv.

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53995723 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**IBEX Signs Agreement for Acquisition of Garvinci Inc.**

CCNMATTHEWS

January 30, 2007

JOURNAL CODE: WCCN LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 968

... 100% of the shares of Garvinci Inc., a private Montreal firm with the Canadian distribution rights for a pipeline of arthritis and women's health **products**. One of these, an osteoarthritis **product**, is currently approved and being marketed by Garvinci in Canada, while a second, an **emergency** contraceptive pill has recently been **approved** and is expected to be introduced in the second quarter of 2007 through one of Canada's leading pharmaceutical companies.

Paul Baehr, President and Chief Executive Officer of IBEX, commented on the **transaction**: "This **transaction** is the first step in moving IBEX from a discovery and development company to a specialty pharmaceutical company focusing on acquiring marketing rights to already- **approved** **products** in Canada, and **products** which have been **approved** in other jurisdictions and which will be registered for sale in Canada. The Garvinci **transaction** will provide IBEX with an **approved** **product**, in one of our key target areas, osteoarthritis, and the recently- **approved**, morning-after pill (NorLevo(R)) for **emergency** contraception. This **transaction** is an outgrowth of our strategic review initiated in the summer of 2006".

2/3,K/9 (Item 6 from file: 20)

DIALOG(R) File 20:Dialog Global Reporter

(c) 2007 Dialog. All rts. reserv.

26170068 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Forex crisis artificial: Saifur, THE INDEPENDENT**

WORLDSOURCES (ENGLISH)

November 07, 2002

JOURNAL CODE: WWOS LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 479

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... he reportedly commented. Meanwhile, in a statement released yesterday the Dhaka Chamber of Commerce and Industry expressed its grave concern over what they said 'unlawful' **transaction** of dollar. "It is learnt that about 40 commercial banks purchased dollar at the rate of taka 61 from Sonali Bank on November 4, which is higher than the **approved** government rate," the chamber said.

This unlawful **transaction** would have multiple negative effects on import of **essential** consumer **products** and other commodities causing miseries to the common people, the chamber noted.

DCCI strongly felt that scheduled banks should sell US dollars at the **approved**...

2/3,K/10 (Item 7 from file: 20)

DIALOG(R) File 20:Dialog Global Reporter

(c) 2007 Dialog. All rts. reserv.

14923091 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Paladin Licenses Canadian Rights to Oesclim(R) from Groupe Fournier - New**

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product adds \$1.5 million in sales to growing Hormone Replacement Therapy (HRT) portfolio

CANADA NEWswire

February 01, 2001

JOURNAL CODE: WCNW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 572

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... 15% over the next five years."

"Furthermore," MacNaughtan continued, "the promotion of Oesclim(R) complements the sales and marketing efforts behind our other hormone related products such as Plan B(R) (a next-generation emergency contraceptive), Androderm(R) (the first testosterone patch approved in Canada) and Tapazole(R) (an established treatment for hyperthyroidism). As such, we expect that this transaction will be immediately accretive to earnings."

ABOUT PALADIN LABS INC.

Paladin Labs, headquartered in Montreal, Quebec, is a Canadian developer, marketer and distributor of innovative...

2/3,K/11 (Item 1 from file: 101)

DIALOG(R) File 101: Disclosure Database(R)

(c) 2007 Thomson Financial. All rts. reserv.

01205551

SCOPUS VIDEO NETWORKS LTD

Disclosure Co No: S152121250

Company Status: Active

Exchange: NMS

Ticker Symbol: SCOP

Location of Incorporation: ISRAEL

Primary SIC Code: 3669

Description of Business:

THE GROUP'S PRINCIPAL ACTIVITIES ARE TO DEVELOP, MARKET AND SUPPORT DIGITAL VIDEO NETWORKING PRODUCTS, INTELLIGENT VIDEO GATEWAYS, ENCODERS, DECODERS AND NETWORK MANAGEMENT PRODUCTS THAT ENABLE OPERATORS TO OFFER ADVANCE VIDEO SERVICES TO THEIR SUBSCRIBERS. THE CUSTOMERS OF THE GROUP INCLUDE OPERATORS SUCH AS SATELLITE, CABLE AND TELECOM SERVICE PROVIDERS AND TERRESTRIAL BROADCASTERS.

Full record with Footnotes in Fmt 9

Management Discussion:

...depending on the percentage of foreign manufacture, and an accelerated rate of annual return, or (2) a transfer of manufacturing rights into Israel of another product of similar or more advanced technology, as determined by the OCS.

- Merger or Acquisition. If the committee approves a merger or similar transaction in which the surviving entity is not an Israeli company, such a transaction would be subject to the payment to the OCS of a portion of the consideration paid. The amount payable would be a fraction of the...

2/3,K/12 (Item 1 from file: 148)

DIALOG(R) File 148: Gale Group Trade & Industry DB

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(c)2007 The Gale Group. All rts. reserv.

01897944      SUPPLIER NUMBER: 02836645      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Albany International Corp. board to meet, vote on merger.**  
PR Newswire, NYPR50  
July 5, 1983  
LANGUAGE: ENGLISH      RECORD TYPE: FULLTEXT  
WORD COUNT: 166      LINE COUNT: 00014

If the merger agreement is **approved**, all shareholders who will not be shareholders of the **surviving** corporation will receive \$40 in cash for each share owned. The company anticipates closing of the **transaction**, if **approved**, promptly following the annual meeting.

Albany International markets technical, consumable **products**, primarily engineered fabrics for papermaking, to industry. It has operations in 12 countries worldwide.

/CONTACT -- Robert M. Seraphin of Albany International at  
518-445-2295/

2/3,K/13      (Item 1 from file: 180)  
DIALOG(R) File 180:Federal Register  
(c) 2007 format only DIALOG. All rts. reserv.

DIALOG Accession Number: 02358130      Supplier Number: 950502195  
**Export Administration Regulation; Simplification of Export Administration Regulations**  
Volume: 60      Issue: 91      Page: 25268  
CITATION NUMBER: 60 FR 25268  
Date: THURSDAY, MAY 11, 1995

TEXT:

...laws that are not based on national security and foreign policy reasons. Provisions in this part include controls and licensing policies on crude oil, petroleum **products**, unprocessed western red cedar timber, and exports and reexports of horses by sea. This part also would include certain License Exceptions that would permit exports...

2/3,K/14      (Item 2 from file: 180)  
DIALOG(R) File 180:Federal Register  
(c) 2007 format only DIALOG. All rts. reserv.

DIALOG Accession Number: 02124707      Supplier Number: 880200147  
**Second Plan of Action To Implement the International Energy Program**  
Volume: 53      Issue: 21      Page: 2866  
CITATION NUMBER: 53 FR 2866  
Date: TUESDAY, FEBRUARY 2, 1988

TEXT:

... the contract breach defense which is provided by EPCA section 252(j) to actions taken under the Plan of Action, might enable suppliers of refined **products** to renege on their supply commitments, in order to obtain a higher price.

The U.S. Government agencies charged with antitrust monitoring of U.S. company participation in the IEA's **Emergency** Sharing System are responsible for subjecting both "open-loop" and "closed-loop" Type 2 **transactions** to scrutiny. In addition, the IEA's review procedures for "closed-loop" **transactions** under the "Wider Window" modification to the

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**Emergency Sharing System** include a special category, in which the Secretariat may decline either to **approve** or to disapprove a proposed **transaction** if there is insufficient information available about the effects of the **transaction**; in that event, no legal protection would attach to the transaction under U.S. law.

The question of potential misuse of the contract breach defense...

**2/3,K/15 (Item 1 from file: 258)**

DIALOG(R) File 258:AP News Jul  
(c) 2007 Associated Press. All rts. reserv.

0015207898 I328BF600B0A411DB80B0AFDC345904F5 (USE FORMAT 7 FOR FULLTEXT)  
**Positions IBEX as Specialty Pharmaceutical Company with Marketed Products in Arthritis and Women's Health**

Associated Press

Tuesday, January 30, 2007 T20:43:36Z

JOURNAL CODE: AP LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 1,018

Paul Baehr, President and Chief Executive Officer of IBEX, commented on the **transaction**: "This **transaction** is the first step in moving IBEX from a discovery and development company to a specialty pharmaceutical company focusing on acquiring marketing rights to already- **approved products** in Canada, and **products** which have been **approved** in other jurisdictions and which will be registered for sale in Canada. The Garvinci **transaction** will provide IBEX with an **approved product**, in one of our key target areas, osteoarthritis, and the recently- **approved**, morning-after pill (NorLevo®) for **emergency** contraception. This **transaction** is an outgrowth of our strategic review initiated in the summer of 2006".

Garvinci will become a wholly-owned subsidiary of IBEX and will be...

**2/3,K/16 (Item 2 from file: 258)**

DIALOG(R) File 258:AP News Jul  
(c) 2007 Associated Press. All rts. reserv.

0015204299 IFFCA1DA0B08011DB80E8F07ABF8A0ECA (USE FORMAT 7 FOR FULLTEXT)  
**HL:Ibex to buy health product distributor Garvinci in a deal valued at about \$4.4M in stock and cash®**

Associated Press

Tuesday, January 30, 2007 T16:23:36Z

JOURNAL CODE: AP LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 324

...the first step in moving Ibex from a discovery and development company to a specialty pharmaceutical company focusing on acquiring marketing rights to already-approved **products** in Canada, and **products** which have been **approved** in other jurisdictions and which will be registered for sale in Canada," Paul Baehr, president and CEO of IBEX, said in a release.

"The Garvinci **transaction** will provide Ibex with an **approved product**, in one of our key target areas, osteoarthritis, and the recently **approved**, morning-after pill for **emergency** contraception."

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Baehr said the **transaction** comes after the company carried out a strategic review last summer to focus on revenue producing drugs. Under the **transaction**, Garvinci will become a wholly owned subsidiary of Ibex and will be managed by Jean-Francois Gareau, president and founder of the private company.

"Ibex..."

**2/3,K/17 (Item 3 from file: 258)**

DIALOG(R) File 258:AP News Jul  
(c) 2007 Associated Press. All rts. reserv.

0011838615 ID52B6A20FB3D11DA945ED0A0AF6D64FE (USE FORMAT 7 FOR FULLTEXT)

**Latest Nebraska news, sports, business and entertainment:**

Associated Press

Wednesday, June 14, 2006 T00:30:58Z

JOURNAL CODE: AP LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 988

...and has more than 18 (m) million customers on file, mails 300 million catalogs annually, operates three Web sites, and offers more than 25-thousand **products**.

The privately-held company has approximately three-thousand employees throughout its facilities in Omaha, Fremont and Underwood, Iowa.

The terms of the **transaction** have not been released. The deal is expected to close in the third quarter this year.

**EMERGENCY GRAZING**

NEW: USDA approves **emergency** grazing for six more counties LINCOLN, Neb. (AP) -- The U-S Department of Agriculture has approved emergency grazing on Conservation Reserve Program lands in six...

**2/3,K/18 (Item 1 from file: 319)**

DIALOG(R) File 319:Chem Bus NewsBase  
(c) 2007 Elsevier Eng. Info. Inc. All rts. reserv.

00860676

Invitrogen to acquire products and technology rights of PanVera LLC from Vertex Pharmaceuticals.

DATE: 4 Feb 2003

AVAILABILITY: Vertex Pharmaceuticals Inc, 130, Waverly Street, Cambridge, MA 02139, USA, Tel: +1 617 444 6100, Fax: +1 617 444 6680, Website: <http://www.vpharm.com>

DOCUMENT TYPE: Press Release (Overview 900+ words)

LANGUAGE: English

...ABSTRACT: Vertex Pharmaceuticals that markets many proprietary technologies of the former Aurora Biosciences Corp, which was acquired by Vertex Pharmaceuticals in 2001. PanVera provides services and **products** that accelerate the discovery of new medicines by the pharmaceutical and biopharmaceutical industries. The **transaction** has been **approved** by the boards of directors of both companies and is anticipated to close, subject to regulatory review, in the first or early 2Q 2003. Invitrogen Corp provides **essential** technologies to biotechnology and biopharmaceutical

researchers and companies worldwide. Vertex Pharmaceuticals Inc is a global biotechnology company.

2/3,K/19 (Item 1 from file: 348)  
DIALOG(R) File 348:EUROPEAN PATENTS  
(c) 2007 European Patent Office. All rts. reserv.

00513056

Self-serve checkout system.

Selbstbedienungsregistrierkasse.

Système d'enregistrement d'achats en libre-service.

PATENT ASSIGNEE:

OPTIMAL ROBOTICS CORP., (1458620), 4700, rue de la Savane, Bureau 101,  
Montreal, Quebec H4P 1T7, (CA), (applicant designated states:  
DE;ES;FR;GB;IT;SE)

INVENTOR:

Schneider, Howard, 149, Finchley Road, Montreal, Quebec H3X 3A3, (CA)

LEGAL REPRESENTATIVE:

Bonnetat, Christian (14191), CABINET BONNETAT 23, Rue de St.Petersbourg,  
F-75008 Paris, (FR)

PATENT (CC, No, Kind, Date): EP 498311 A1 920812 (Basic)  
EP 498311 B1 951206

APPLICATION (CC, No, Date): EP 92101608 920131;

PRIORITY (CC, No, Date): US 650167 910204

DESIGNATED STATES: DE; ES; FR; GB; IT; SE

INTERNATIONAL PATENT CLASS (V7): G07G-001/00; A47F-009/04;

ABSTRACT WORD COUNT: 172

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPABF1	2421
CLAIMS B	(English)	EPAB95	3469
CLAIMS B	(German)	EPAB95	3047
CLAIMS B	(French)	EPAB95	3711
SPEC A	(English)	EPABF1	13956
SPEC B	(English)	EPAB95	24843
Total word count - document A			16378
Total word count - document B			35070
Total word count - documents A + B			51448

...SPECIFICATION clear image of the non-bar coded items. It is useful to place a scale underneath the produce area so that the weight of the **products** which the supervisory employee visually approves can be verified against the increase in weight on the packing scale when these **products** are subsequently transferred to the packing scale. Although not an **essential** feature of the present invention, the preferred embodiment of the present invention synergistically incorporates a legal scale (ie, a scale **approved** for legal sales **transactions**) beneath the bar code scanner and eliminates the flat area adjacent to the bar code scanner which existed in the Schneider '638 invention. As such...

...SPECIFICATION clear image of the non-bar coded items. It is useful to place a scale underneath the produce area so that the weight of the **products** which the supervisory employee visually approves can be verified against the increase in weight on the packing scale when these **products** are subsequently transferred to the packing scale. Although not an **essential** feature of the present invention, the preferred embodiment of the present invention synergistically incorporates a legal scale (ie, a scale **approved** for legal sales **transactions**) beneath the bar code

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scanner and eliminates the flat area adjacent to the bar code scanner which existed in the Schneider (min) 638 invention. As...

2/3,K/20 (Item 1 from file: 610)

DIALOG(R) File 610:Business Wire  
(c) 2007 Business Wire. All rts. reserv.

0001690027 I0E244F80129511DC8B93CBE80AD33028 (USE FORMAT 7 FOR FULLTEXT)  
**Launches Industry's First Integral Solution for Manufacturing Process Management**

Business Wire

Monday, June 4, 2007 T12:00:00Z

JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

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WORD COUNT: 977

...configuration.

-- Manage libraries of manufacturing resources and standards.

-- Integration with ERP and MES systems. Electronically deliver routings and mBOMs to ERP when process plans are **approved** using **transaction** secure, enterprise system integration technology.

"Digital manufacturing is a key component of PLM and is **essential** for any manufacturing company that wishes to pursue a comprehensive **product** development strategy," said James Heppelmann, executive vice president software **products** and chief **product** officer, PTC. "Windchill MPMLink is the only digital manufacturing solution that delivers an integrated approach to engineering and manufacturing processes. Based on the unique Windchill...

2/3,K/21 (Item 1 from file: 612)

DIALOG(R) File 612:Japan Economic Newswire(TM)  
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0825491

**TSE approves investment trust trading on loan**

Japan Economic Newswire Plus

Datetime: Tokyo Date: June 28, 1995 Word Count: 108

The Tokyo Stock Exchange said Wednesday it will **approve** loan **transactions** on the newly introduced investment trust linked to the Nikkei 300 Index, effective July 3.

Introduction of the new **product** was included in a package of **emergency** stimulus measures adopted by the government Tuesday.

The exchange has announced a decision to allow margin trading in the investment trust upon its debut on...

2/3,K/22 (Item 1 from file: 628)

DIALOG(R) File 628:Ctry Risk & Forecasts  
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Ginger R. DeMille

3045493

**Policy/bus outlook: Taxes**

Main Report Title: Country Forecast Brazil 1st quarter, 1999

COUNTRY: BRAZIL

JOURNAL: Country Forecasts - March 3, 1999

WORD COUNT: 457

FEATURES: TABLE

...surplus targets on the public-sector accounts will give rise to upward pressure on existing tax rates. On January 14th the Chamber of Deputies finally **approved** three key measures included in the November 1998 **emergency** adjustment package. As a result, marginal rates on the IOF financial transactions tax have been increased, while collection rules governing the IPI **products** tax have been altered in an attempt to increase revenue. Most significantly of all, the lower house approved measures restricting the entitlement of companies to...

2/3,K/23 (Item 1 from file: 654)

DIALOG(R) File 654:US PAT.FULL.

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3278250 \*\*IMAGE Available

Derwent Accession: 1992-199093

**Utility**

**REASSIGNED**

M/ **Self-serve checkout system**

Inventor: Schneider, Howard, 149 Finchley Road, Montreal, Quebec, CA, H3X  
3A3

Assignee: Unassigned

Unassigned Or Assigned To Individual (Code: 68000)

Examiner: Bartuska, F. J. (Art Unit: 317)

	Publication Number	Kind	Date	Application Number	Filing Date
Main Patent	US 5115888	A	19920526	US 91650167	19910204

Fulltext Word Count: 17027

**Summary of the Invention:**

...clear image of the non-bar coded items. It is useful to place a scale underneath the produce area so that the weight of the **products** which the supervisory employee visually **approves** can be verified against the increase in weight on the packing scale when these **products** are subsequently transferred to the packing scale. Although not an **essential** feature of the present invention, the preferred embodiment of the present invention synergistically incorporates a legal scale (i.e., a scale **approved** for legal sales **transactions**) beneath the bar code scanner and eliminates the flat area adjacent to the bar code scanner which existed in the Schneider '104 invention. As such...

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